



**PATENT**  
**Att'y Dkt: 12307 / 100173**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In the Application of:** Graves et al.

**Serial Number:** 09/818,084

**Filing Date:** March 26, 2001

**Title:** Authenticated Payment

**Group Art Unit:** 3621

**Examiner:** Worjloh, J.

Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**

APR 27 2004

**GROUP 3600**

**RESPONSE TO OFFICE ACTION**

SIR:

The Applicants submit the following amendments and remarks in response to the Office Action mailed on December 24, 2003, the shortened statutory period for reply expiring on March 24, 2004.